

EXHIBIT C

THE SPEAKMAN

FINANCIAL GROUP


 Donald P. Speakman,
CLU, ChFC, MSFS, CFS,
CFP®, CRPC, AAMS, CMFC

August 30, 2005

Dear [REDACTED]

In an effort to keep my clients informed as I promised I would, this letter is to inform you that Allmerica Financial Corporation announced late on Monday, August 22nd, it has entered into a definitive agreement to sell its variable life insurance and variable annuity business to The Goldman Sachs Group, Inc. This does not come as a surprise as this has been a measure that Allmerica's leadership has admittedly been working toward for quite some time.

The President and CEO of Allmerica Financial Corporation, Frederick H. Eppinger, stated, "This transaction delivers on our strategy to monetize the value of our life business that has been in run-off ... and enables us to apply even greater focus on the continued growth of our property and casualty business. ... It will deliver immediate value to our shareholders, and will position us to continue to do so going forward."

While Mr. Eppinger's goal is to deliver value to Allmerica's shareholders, my concern is for my clients who remain as Allmerica policyholders. I am actively pursuing information to determine exactly what this means to you as well as to our ability to service your accounts. To update you about what I know and to answer your questions, please join me for a question and answer session on Wednesday, September 14th at 10:00 AM. To participate, please RSVP by calling Stephanie Casper in our office at 412-787-3373, ext. 107.

For clients who live out of town or are otherwise unable to join us on that day, we will also offer a teleconference on Tuesday, September 13th at 10:00 AM Eastern time. To register, please call Mary Ann or Verna at our office using the above number or toll free number: 1-866-752-6734.

I've often commented that one of the reasons I enjoy working in financial planning is because of the constant changes that occur in this industry. I've learned to anticipate changes and look for the opportunities they present for my clients. I pledge my best effort to help all of my clients navigate through this. Thank you for your continued trust and confidence. I urge you to make your reservation now.

Sincerely,

Donald P. Speakman, CLU, ChFC, MSFS, CFS, CFP, CRPC, AAMS, CMFC
Enclosure [REDACTED]

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